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**AMENDMENT UNDER 37 CFR 1.114
REQUEST FOR CONTINUED
EXAMINATION**

TOWNSEND and TOWNSEND and CREW LLP

By: /Stephanie Klepp/
Stephanie Klepp

PATENT
Attorney Docket No.: 020375-043600US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,925

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
PROCESSING TRANSACTIONS FOR
INTEGRATED CREDIT AND STORED-
VALUE PROGRAMS

Customer No.: 20350

Confirmation No. 5092

Examiner: Fischetti, Joseph A.

Technology Center/Art Unit: 3627

AMENDMENT

Mail Stop RCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

A Decision on Appeal was mailed in the above-referenced patent application on July 17, 2007. Please enter the following amendments and remarks as a submission under 37 C.F.R. § 1.114 as part of a Request for Continued Examination (RCE) filed herewith.

Amendments to the Claims are provided in a **listing of claims** beginning on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.